

**METHODS AND SYSTEMS FOR PROCESSING TRANSACTIONS FOR
INTEGRATED CREDIT AND STORED-VALUE PROGRAMS**

ABSTRACT OF THE DISCLOSURE

Methods and systems enable a transaction to be processed with a customer at a point of sale with a combined stored-value and credit instrument. A cost for the transaction is received at a point-of-sale device. In addition, instrument-identification information is received identifying an instrument associated with a stored-value account and a credit account. The stored-value account and the credit account were linked substantially contemporaneously with issuance of the instrument to the customer. A request is generated to select a distribution of the cost for the transaction among the stored-value and credit accounts for presentation at the point-of-sale device. Instructions are transmitted from the point-of-sale device to apply the cost for the transaction to the stored-value and credit accounts in accordance with a received response to the request.

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